

**Nationwide  
Maximum  
Allowable  
VA Appraisal  
Fees**

## Atlanta Regional Loan Center

### Appraisal Timeliness Standards (as of August 2009)

#### Origination Appraisals

- GA – 7 business days
- NC – 7 business days
- SC – 7 business days
- TN – 7 business days

#### Liquidations Appraisals

- Occupied Properties - GA, NC, SC, and TN - 5 business days
- Vacant Properties - GA, NC, SC, and TN - 5 business from access

**July 15, 2009**

### Appraisal Fees

1. Effective for all VA appraisal, repair inspection, and compliance inspection assignments generated on or after August 1, 2009, the following revised fees apply:

<u>Location</u>	<u>Appraisal Type</u>	<u>Origination</u>	<u>Liquidation</u>
Georgia & North Carolina	Single Family	\$400	\$450
	2-4 Units	\$550	\$600
	Condo	\$450	\$500
	Partial Releases	\$450	
South Carolina & Tennessee	Single Family	\$375	\$425
	2-4 Units	\$550	\$600
	Condo	\$425	\$475
	Partial Releases	\$425	

2. Repair and/or completion certifications are \$100.

3. Mileage fees are not authorized without written approval by the Atlanta Regional Loan Center.

4. A reasonable late fee is authorized for invoices which remain unpaid more than 60 days after submission of the appraisal report into VA systems. **This fee can not be**

**passed on to the veteran.**

## Cleveland Regional Loan Center

### Timeliness Standard

The Cleveland Regional Loan Center's timeliness requirement is **all** appraisals must be completed within 5 business days of the date the assignment was requested.

### Appraisal Fees:

The following appraisal fees and compliance inspection fees are in effect for **Delaware, Indiana, Michigan, New Jersey, Ohio, and Pennsylvania**. The fees apply to all appraisals ordered on or after August 1, 2009.

#### INDIVIDUAL APPRAISAL FEES:

	Single Family	Two-Four Family	Condominium	Manufactured Home On Permanent Foundation
Indiana	\$350.00	\$500.00	\$375.00	\$350.00
Michigan	\$350.00	\$500.00	<b>\$375.00</b>	\$350.00
Ohio	\$350.00	\$500.00	\$375.00	\$350.00
Pittsburgh	\$350.00	\$500.00	\$375.00	\$350.00
Philadelphia/Delaware	\$375.00	\$500.00	\$375.00	\$375.00
New Jersey	\$375.00	\$525.00	\$375.00	\$375.00

#### LIQUIDATION APPRAISAL FEES:

	Single Family	Two-Four Family	Condominium	Manufactured Home On Permanent Foundation
Indiana	\$375.00	\$525.00	\$400.00	\$375.00
Michigan	\$375.00	\$525.00	\$400.00	\$375.00
Ohio	\$375.00	\$525.00	\$400.00	\$375.00
Pittsburgh	\$375.00	\$525.00	\$400.00	\$375.00
Philadelphia/Delaware	\$400.00	\$525.00	\$400.00	\$400.00
New Jersey	\$400.00	\$550.00	\$400.00	\$400.00

**CHANGES FOR PENNSYLVANIA:** Please note that the Philadelphia jurisdiction (including Delaware) and the Pittsburgh jurisdiction no longer have similar fees for Single Family and Manufactured Homes. Please refer to Attachment A for a county breakdown for each jurisdiction in Pennsylvania.

**COMPLIANCE INSPECTION FEE AND REPAIR CERTIFICATION FEE:** In accordance with Circular 26-06-01, dated February 15, 2006, compliance inspections are no longer required for proposed or under construction properties. They are still required for Specially Adapted Housing (SAH) construction or remodeling. The fee for a repair/alteration inspection requested by a lender or SAH compliance inspection is \$100.00 for all jurisdictions.

**LATE CHARGES:** Lenders and other appraisal requesters should note that VA Form 26-1805-1 (Request for Determination of Reasonable Value) states:

*“On receipt of a ‘Certificate of Reasonable Value’ or advice from the Department of Veterans Affairs that a ‘Certificate of Reasonable Value’ will not be issued, we agree to forward to the appraiser the approved fee for which we are holding for this purpose.”*

Appraisers and other fee personnel are authorized to collect a reasonable late charge for fees that are not paid promptly. Reasonable “late charges” are defined as no greater than \$15.00 per month after 60 days have elapsed from the date of billing. Further, in those cases where VA has documented evidence of non-compliance with this policy, fee appraisers may be given authorization to collect their fee prior to the performance of the appraisal. **Late charges are not to be charged to the veteran.**

Appraisers and other fee personnel are not authorized to delay or withhold new assignments because of fees that are not paid promptly.

**TRAVEL OUTSIDE OF ASSIGNED COUNTIES:** A \$20.00 fee as compensation for travel will be allowed where the appraiser or compliance inspector is required to appraise or inspect an individual property in a county other than the county or counties where they have been authorized to receive appraisal assignments on the standard VA rotation basis. VA must authorize the appraiser or compliance inspector to travel outside of the assigned county or counties. Appraiser examples: 1) Counties A, B, and C are assigned to you by VA as your territory as shown in The Appraisal System (TAS). You are not allowed to charge an additional \$20.00 fee for appraisals or inspections completed on properties located in counties A, B, or C. 2) Counties A, B, and C are assigned to you by VA as your regular territory as shown in TAS. VA assigns a case to you in county D. You are allowed to collect an additional \$20.00 fee.

## Attachment A

### Listing of Counties for Pennsylvania Jurisdictions

<b>Pennsylvania Counties Under Pittsburgh Jurisdiction (11-11-X-XXXXXXX)</b>	<b>Pennsylvania Counties Under Philadelphia Jurisdiction (10-10-X-XXXXXXX)</b>	<b>Delaware Counties Under Philadelphia Jurisdiction (10-10-X-XXXXXXX)</b>
Allegheny	Adams	Kent
Armstrong	Berks	New Castle
Beaver	Bradford	Sussex
Bedford	Bucks	
Blair	Cameron	
Butler	Carbon	
Cambria	Centre	
Clarion	Chester	
Clearfield	Clinton	
Crawford	Columbia	
Elk	Cumberland	
Erie	Dauphin	
Fayette	Delaware	
Forest	Franklin	
Fulton	Juniata	
Greene	Kent	
Huntingdon	Lackawanna	
Indiana	Lancaster	

Jefferson	Lebanon
Lawrence	Lehigh
McKean	Luzerne
Mercer	Lycoming
Somerset	Mifflin
Venango	Monroe
Warren	Montgomery
Washington	Montour
Westmoreland	Northampton
	Northumberland
	Perry
	Philadelphia
	Pike
	Potter
	Schuylkill
	Snyder
	Sullivan
	Susquehanna
	Sussex
	Tioga
	Union
	Wayne
	Wyoming
	York

**Denver RLC Timeliness Standards (Revised 2/10/2010)**  
**Origination and Refinance Appraisal Assignments**

<b><u>State</u></b>	<b><u>Business Days</u></b>
<b><u>Alaska</u></b>	
Anchorage/Eagle River/Fairbanks	10
Kodiak	15
Wasilla/Palmer	12
North Pole	12
Kenai/Soldotna	15
Juneau	12
<b><u>Colorado</u></b>	
Denver	5
Rest of State	7
<b><u>Idaho</u></b>	7
<b><u>Montana</u></b>	10
<b><u>Oregon</u></b>	10
<b><u>Utah</u></b>	7
<b><u>Washington (Statewide) except below</u></b>	7
Klickitat, Skamania, Clark Counties	10
Everett/Kirkland	10
<b><u>Wyoming</u></b>	
Cheyenne	7
Gillette	10
Rest of State	10

**Fee Schedule July 2009**

State	Single Family	Duplex	Tri-plex	4 Plex	Condo	*Liquidation Appraisals	Repair Inspection
Alaska	\$625	\$800	\$850	\$900	\$625	See Below	\$100
Colorado	\$400	\$600	\$625	\$650	\$400	See Below	\$100
Idaho	\$450	\$650	\$675	\$675	\$475	See Below	\$100
Montana	\$500	\$600	\$625	\$650	\$500	See Below	\$100
Oregon	\$500	\$600	\$625	\$650	\$500	See Below	\$100
Utah	\$425	\$650	\$650	\$650	\$425	See Below	\$100
Washington	\$500	\$650	\$750	\$800	\$500	See Below	\$100
Wyoming	\$500	\$600	\$625	\$650	\$500	See Below	\$100

**NOTE: The above indicated fee for single family, duplex, triplex, 4-unit, and condo appraisals includes a \$50 VA Nationally approved fee for the completion of the 1004MC form. This form is required on all VA appraisals, to include liquidation appraisals. (This fee is effective for appraisals with an effective date of August 1, 2009 or later).**

**\*If the appraisal is completed for liquidation appraisal purposes, appraisers are authorized to charge an additional \$50 fee above the fee indicated for the particular type of appraisal shown above. (This fee is effective immediately)**

**Any allowable mileage fee is calculated at \$.50 per mile.**

## Honolulu Region

### **Timeliness Requirements**

As stated in Chapter 11.03 fee appraisers must complete VA assignments as quickly as appraisals for conventional loans are completed in the area where the property is located. The established timeliness requirements are:

Oahu: 10 business days

Neighboring Islands: 11 business days

Guam: 12 business days

### **Appraisal Fees**

Single-Family, Condominium and Liquidation appraisals: \$525

Multi-Family 2 units: \$625

Multi-Family 3 units: \$725

Multi-Family 4 units: \$825

**Repair Inspection Fee: \$150**

## Houston Regional Loan Center

### Timeliness Requirements

Liquidation appraisals - 5 business days

Origination appraisals (LAPP/IND) - 10 business days



Department of Veterans Affairs  
6900 Alameda Road  
Houston, Texas 77030-4200  
Toll- Free 1.888.232.2571  
Website [www.vba.va.gov/houstonrlc.htm](http://www.vba.va.gov/houstonrlc.htm)

#### BULLETIN NO. 2009-01

#### FEE CHANGES FOR SELECT AREAS - BULLETIN NO. 2009-01

July 9, 2009

TO: ALL FEE APPRAISERS AND LENDERS CONDUCTING BUSINESS IN  
TEXAS, OKLAHOMA, LOUISIANA, AND ARKANSAS

SUBJ: ANNOUNCEMENT OF FEE CHANGES FOR SELECT AREAS

**PURPOSE:** The purpose of this bulletin is to announce the following changes in fees effective August 1, 2009, for VA appraisals performed for properties under the Houston Regional Loan Center's jurisdiction. This fee change comes as a result of the requirement for appraisers to prepare and include in all appraisal reports the Fannie Mae Market Conditions Addendum, Form 1004MC.

#### WHAT ARE THE NEW RATES?

	AR	LA	OK	TX	
				Houston	Waco
Single Family (Existing, Proposed, and Liquidation)	400	400	400	400	
Two Units	450	500	450	450	
Three Units	450	500	450	500	
Four Units	450	500	450	550	
Condominium	400	425	450	425	450

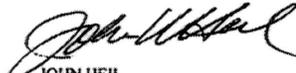
#### OTHER FEES:

- Compliance Inspection: \$100 for all locations.
- Mileage: Must be authorized in advance by the Houston office.
- Late Fees: A reasonable late fee may be charged if payment has not been made within 30 days of billing. Late fees may not be charged to the veteran and VA will not assist in the collection of late fees.

#### QUESTIONS AND COMMENTS

Questions concerning appraisal fees may be directed to Construction and Valuation at 1-888-232-2571 ext. 1855 or via email at

- Houston: [CV62.VBAHOU@va.gov](mailto:CV62.VBAHOU@va.gov)
- Waco: [CV49VBAHOU@va.gov](mailto:CV49VBAHOU@va.gov)
- Arkansas, Louisiana, Oklahoma at [CV551.VBAHOU@va.gov](mailto:CV551.VBAHOU@va.gov)

  
JOHN HEIL  
Loan Guaranty Officer

## Manchester Regional Loan Center

### Timeliness Requirements

For completion of origination appraisals in  
all areas of jurisdiction: 10 business days



Department of Veterans Affairs  
Regional Loan Center  
Norris Cotton Federal Building  
275 Chestnut Street  
Manchester NH 03101

JUL 23 2009

In Reply Refer to: 373/26

### Regional Loan Center Release No. 26-09-03

TO: VA Program Participants

SUBJ: Appraisal Fees

The purpose of this release is to announce the updated VA appraisal fees. These fees will take affect for all appraisals ordered on or after August 1, 2009.

#### **What is the New Appraisal Fee Schedule?**

State	Single Family	Multi-family	Condo Unit	Compliance Inspection
Connecticut	\$375.00	\$550.00	\$400.00	\$100.00
Maine	\$400.00	\$550.00	\$400.00	\$100.00
Massachusetts	\$375.00	\$525.00	\$400.00	\$100.00
New Hampshire	\$425.00	\$550.00	\$400.00	\$100.00
New York	\$375.00	\$550.00	\$425.00	\$100.00
Rhode Island	\$375.00	\$525.00	\$400.00	\$100.00
Vermont	\$425.00	\$575.00	\$425.00	\$100.00

Mileage - Mileage can no longer be charged on VA Appraisals.

**Phoenix Regional Loan Center**

**Timeliness Requirements**

IND and LAPP - 10 workdays

LGI - 5 workdays

**INDIVIDUAL APPRAISALS (Except Condominiums)**

a. Existing Properties:

	<u>AZ, CA, NV</u>	<u>NM</u>
1 family	\$450	\$450
2 family	\$600	\$525
3 family	\$600	\$525
4 family	\$600	\$525

b. Proposed Properties:

	<u>AZ, CA, NV</u>	<u>NM</u>
1 family	\$500	\$450
2 family	\$600	\$525
3 family	\$600	\$525
4 family	\$600	\$525

c. Miscellaneous Appraisals:

	<u>AZ, CA, NV, NM</u>
Liquidation (including condominium liquidations)	\$475
Partial Release	\$450
Manufactured Homes (on permanent foundation)	\$450
Appraisal Update	\$200

**EXISTING CONDOMINIUM APPRAISALS**

Condominium Unit (Existing individual unit)\*

**AZ, CA, NV**

\$475

**NM**

\$475

[\* must use Individual Condominium Unit Appraisal Report, Fannie Mae Form 1073/Freddie Mac Form 465]

**INSPECTION FEES**

The allowable fee for an inspection conducted by a Fee Appraiser to verify completion or installation of repair items or customer preference items listed on the appraisal report remains unchanged at \$100.

**TRAVEL FEES**

Additional charges for time or mileage are generally **not** authorized for appraisals or inspections performed within the appraiser/inspector's designated coverage area, which may consist of multiple cities or counties. If an appraiser or inspector is requested or assigned by VA to perform an appraisal or inspection outside of the fee person's normal business area, an additional fee may be charged **only** for that portion of travel beyond the normal business area. No mileage fees may be charged when the job site is 20 miles or less (40 miles round trip) from the appraiser or inspector's office or residence. The approved General Services Administration (GSA) mileage rate applies. The current rate is posted on our website at (<<http://www.vba.va.gov/ro/phoenix/rlc/rsl/Appraisal%20Fees.htm>>). Travel must be by the most

direct route and the billing must include a breakdown of the mileage charges. It is the appraiser's responsibility to request mileage authorization, when appropriate, and to advise the requester in advance that mileage will be charged for that assignment. The Regional Office will issue written authorization (letter or e-mail from VA to the appraiser) on an as needed basis for those appraisers/inspectors entitled to charge travel fees. [Reference: Lender's Handbook, page 10-30.]

### **LATE CHARGES**

Lenders and other appraisal requesters should note: VA Form 26-1805 (Request for the Determination of Reasonable Value) states:

"On receipt of 'Certificate of Reasonable Value' or advice from the Department of Veterans Affairs that a 'Certificate of Reasonable Value' will not be issued, we agree to forward to the appraiser the approved fee which **we are holding** for this purpose."

If a payment has not been made within 30 days of billing, a reasonable late charge is authorized. Reasonable is defined as "no greater than \$10.00 per month after 30 days have elapsed from the date of billing." ***Late charges are not to be charged to the veteran. LAPP lenders are responsible for their approved agents.***

Furthermore, in those cases where VA has received documented evidence of regular, ongoing non-compliance with our prompt payment policy that is well outside of normal business practices, appraisers may be given written VA authorization to collect the fee prior to performing the appraisal.

### **CANCELLATIONS**

Lenders must notify the fee appraiser **and** VA if a case is to be canceled. A reasonable fee for partial work already performed may be charged at the discretion of the fee appraiser.

### **UNUSUAL OR COMPLEX CASES**

In unusual or complex appraisal or compliance inspection situations that are not covered by this bulletin, fees will be set by the Valuation Officer, Phoenix Regional Loan Center. In these cases the fee appraiser must have written authorization from the requester with the fees clearly stated.

## Roanoke Regional Loan Center

### Timeliness Requirements

Origination Cases – 14 or less calendar days from the date the appraiser receives the assignment.

Liquidation Cases – 5 or less workdays unless the property is vacant. If vacant, appraiser must wait for interior access.

### Appraisal and Inspection Fees

Effective 8/1/2009

LOCATION	TYPE	ORIGINATION	LIQUIDATION
Virginia WV, West Virginia	SFR/Condo/MH 2-4 Family	\$400 \$550	\$450 \$600
Maryland District of Columbia			
Kentucky (counties of Jefferson, Warren and Fayette; cities of Louisville, Bowling Green and Lexington)	SFR/Condo/MH 2-4 Family	\$325 \$475	\$375 \$525
Kentucky (All other cities and counties)	SFR/Condo/MH 2-4 Family	\$375 \$525	\$425 \$575
Re-inspection Fees (Existing and New Construction, except Kentucky)			\$75
Re-inspection Fees (Existing and New Construction, Kentucky)			\$65

## St Paul Regional Loan Center

### **Timeliness Requirements**

All states, (except North Dakota) LAPP/IND appraisals: 10 business days

North Dakota LAPP/IND appraisals: 15 Business days

December 15, 2009

### **Appraisal Fees**

1. The maximum fee or fees chargeable by any Department of Veterans Affairs (VA) designated fee appraiser or compliance inspector for proper performance of appraisal or compliance inspection services within the States of **Illinois, Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota and Wisconsin** may not exceed the amount(s) listed in the schedule below. Regardless of the amount of the maximum fee, appraisers and inspectors must not charge veterans more than they charge other clients for similar services. This schedule is effective for all assignments made on or after December 15, 2009. The basic rate includes round trip travel within the appraiser's normal work area.

2. The current fee schedule is attached. This schedule has been revised to incorporate the \$50 fee for preparation of the Market Conditions Addendum, 1004MC, authorized under VA Circular 26-09-11, July 7, 2009. No additional Market Condition Addendum fee should be added to this new schedule.

### **3. Travel Fees**

The fee per mile for appraisal work in the St. Paul Regional Loan Center jurisdiction will be the fee established annually by the General Services Administration (GSA). The amount per mile can be found on the GSA website and we will also post it on the St. Paul website (<http://www.vba.va.gov/rostpaul.htm>). Mileage fees will only apply outside of the appraiser's home county for trips in excess of 75 miles roundtrip. The fee will only be charged on miles traveled beyond the base 75 miles roundtrip.

**In addition, no mileage fees will be allowed within the following metropolitan areas.** Appraisers are not required to travel throughout a metropolitan area, but if they choose to work in more than one county in a metropolitan area, no mileage fees can be charged in those counties.

### **Kansas City**

Johnson County, Kansas  
Leavenworth County, Kansas  
Wyandotte County, Kansas  
Clay County, Missouri  
Jackson County, Missouri  
Platte County, Missouri

### **Saint Louis**

St. Louis County, Missouri  
St. Charles County, Missouri



**St Petersburg Regional Loan Center**

**Timeliness Requirements**

**Appraisal Timeliness Standards (as of January 2011)**

**Origination Appraisals**

AL – 10 business days

FL – 10 business days

MS – 10 business days

PR – 10 business days

**Liquidation Appraisals**

AL, FL, MS, and PR – 5 business days

**Appraisal Fee Schedule**

**Alabama, Florida, Mississippi**

Single Family, Condominium, Manufactured Home	\$425.
Two Family           \$500.	
Three Family	\$550.
Four Family           \$600.	
Repair certification       \$100.	

**Puerto Rico**

Single Family, Condominium, Manufactured Home	\$375.
Two Family           \$575.	
Three Family	\$625.
Four Family           \$675.	
Repair certification       \$100.	

**U. S. Virgin Islands**

Single Family, Condominium, Manufactured Home	\$630.
Two Family           \$740.	
Three Family	\$765.
Four Family           \$790.	
Repair certification       \$200.	

Appraisal fees for the islands of Vieques and Culebra will be the same as in the U. S. Virgin Islands. Reimbursement for public and private transportation expenses (air, boat and ground transportation) incurred between Puerto Rico; the islands of Vieques, Culebra and, if necessary, the U.S. Virgin Islands is authorized when accompanied by supporting documentation.